

Fill in this information to identify the case:	
Debtor 1	TERRY A. LANG
Debtor 2 (Spouse, if filing)	AMY B. NELSON-LANG
United States Bankruptcy Court for the	WESTERN District of PA
Case number	19-24388-GLT

Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of creditor: J.P. Morgan Mortgage Acquisition Corp.

Court claim no. (if known):
31

Last 4 digits of any number you use to identify the debtor's account: 9 4 4 5

Property address: 157 OLD FARM ROAD
Number Street

PITTSBURGH PA 15239
City State ZIP Code

Part 2: Prepetition Default Payments

Check one:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ _____

Part 3: Postpetition Mortgage Payment

Check one:

- ☒ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: 01/ 01 /2025
MM / DD / YYYY

- ☐ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

a. Total postpetition ongoing payments due:

(a) \$ _____

b. Total fees, charges, expenses, escrow, and costs outstanding:

+ (b) \$ _____

c. Total. Add lines a and b.

(c) \$ _____

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

01/ 01 /2025
MM / DD / YYYY

Debtor 1

TERRY A. LANG

First Name

Middle Name

Last Name

Case number (if known) 19-24388-GLT

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box::

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

☒ /S/EMMANUEL J. ARGENTIERI

Signature

Date 12/17/2024

Print EMANNUEL J. ARGENTIERI

First Name

Middle Name

Last Name

Title ATTORNEY-AT-LAW

Company ROMANO GARUBO & ARGENTIERI

If different from the notice address listed on the proof of claim to which this response applies:

Address 52 NEWTON AVE. P.O. BOX 456

Number

Street

WOODBURY NJ 08096

City

State

ZIP Code

Contact phone (856) 384 - 1515

Email eargentieri@rgalegal.com

Motion For Relief Information

Post-Petition Ledger

Filed By: <u>Terry A. Lang</u> <u>Amy B. Nelson-Lang</u>		Payment Changes		
Case Number:	19-24388	From Date	To Date	Total Amount
Filing Date:	11/09/2019	1-Dec-19	1-Dec-20	\$ 1,083.62
		1-Jan-21	1-Nov-21	\$ 1,107.88
Payments in POC	\$2,089.17	1-Dec-21	1-Oct-22	\$ 1,091.39
First Post Due Date	12/01/19	1-Nov-22	1-Dec-23	\$ 1,098.65
		1-Jan-24	1-Dec-24	\$ 1,127.19
		1-Jan-25		\$ 1,115.04
				\$ -
				\$ -

Date	Amount Received	Applied To	Post Petition Amount Due	Post Suspense Balance
				\$ -
				\$ -
03/04/20	\$ 2,263.73	12/01/19	\$ 1,083.62	\$ 1,180.11
03/06/20		01/01/20	\$ 1,083.62	\$ 96.49
03/06/20				\$ 96.49
04/02/20	\$ 1,173.79	02/01/20	\$ 1,083.62	\$ 186.66
05/13/20	\$ 2,356.66	03/01/20	\$ 1,083.62	\$ 1,459.70
05/13/20		04/01/20	\$ 1,083.62	\$ 376.08
06/04/20	\$ 1,187.10	05/01/20	\$ 1,083.62	\$ 479.56
07/07/20	\$ 1,294.76	06/01/20	\$ 1,083.62	\$ 690.70
08/10/20	\$ 1,301.36	07/01/20	\$ 1,083.62	\$ 908.44
09/10/20	\$ 1,258.80	08/01/20	\$ 1,083.62	\$ 1,083.62
10/07/20	\$ 1,083.62	09/01/20	\$ 1,083.62	\$ 1,083.62
11/12/20	\$ 1,083.62	10/01/20	\$ 1,083.62	\$ 1,083.62
01/19/21	\$ 1,329.94	11/01/20	\$ 1,083.62	\$ 1,329.94
01/20/21		12/01/20	\$ 1,083.62	\$ 246.32
01/21/21				\$ 246.32
02/12/21	\$ 1,353.97	01/01/21	\$ 1,107.88	\$ 492.41
02/16/21				\$ 492.41
03/02/21	\$ 1,421.40	02/01/21	\$ 1,107.88	\$ 805.93
03/03/21				\$ 805.93
04/06/21	\$ 878.44	03/01/21	\$ 1,107.88	\$ 576.49
05/07/21	\$ 1,639.27	04/01/21	\$ 1,107.88	\$ 1,107.88
05/10/21		05/01/21	\$ 1,107.88	\$ -
06/09/21	\$ 1,107.88	06/01/21	\$ 1,107.88	\$ -
06/10/21				\$ -

07/07/21	\$ 1,107.88	07/01/21	\$ 1,107.88	\$ -
07/09/21				\$ -
08/23/21	\$ 1,107.88	08/01/21	\$ 1,107.88	\$ -
08/24/21				\$ -
08/25/21				\$ -
09/30/21	\$ 1,576.16	09/01/21	\$ 1,107.88	\$ 468.28
10/29/21	\$ 1,683.62	10/01/21	\$ 1,107.88	\$ 1,044.02
01/07/22	\$ 1,604.38	11/01/21	\$ 1,107.88	\$ 1,540.52
01/10/22		12/01/21	\$ 1,091.39	\$ 449.13
02/09/22	\$ 1,783.12	01/01/22	\$ 1,091.39	\$ 1,140.86
02/10/22		02/01/22	\$ 1,091.39	\$ 49.47
02/28/22	\$ 1,107.88	03/01/22	\$ 1,091.39	\$ 65.96
03/30/22	\$ 1,107.88	04/01/22	\$ 1,091.39	\$ 82.45
05/03/22	\$ 1,107.88	05/01/22	\$ 1,091.39	\$ 98.94
06/03/22	\$ 1,107.88	06/01/22	\$ 1,091.39	\$ 115.43
07/05/22	\$ 1,107.88	07/01/22	\$ 1,091.39	\$ 131.92
08/02/22	\$ 1,107.88	08/01/22	\$ 1,091.39	\$ 148.41
10/04/22	\$ 1,792.11	09/01/22	\$ 1,091.39	\$ 849.13
10/31/22	\$ 1,522.30	10/01/22	\$ 1,091.39	\$ 1,280.04
10/31/22		11/01/22	\$ 1,098.65	\$ 181.39
11/30/22	\$ 1,098.65	12/01/22	\$ 1,098.65	\$ 181.39
12/30/22	\$ 1,098.65	01/01/23	\$ 1,098.65	\$ 181.39
02/02/23	\$ 48.46			\$ 229.85
03/08/23	\$ 1,745.23	02/01/23	\$ 1,098.65	\$ 876.43
04/05/23	\$ 1,502.26	03/01/23	\$ 1,098.65	\$ 1,280.04
04/06/23		04/01/23	\$ 1,098.65	\$ 181.39
05/08/23	\$ 518.82			\$ 700.21
06/14/23	\$ 721.76	05/01/23	\$ 1,098.65	\$ 323.32
06/15/23				\$ 323.32
07/10/23	\$ 891.52	06/01/23	\$ 1,098.65	\$ 116.19
07/11/23				\$ 116.19
08/07/23	\$ 772.48			\$ 888.67
09/12/23	\$ 1,098.65	07/01/23	\$ 1,098.65	\$ 888.67
09/12/23	\$ 386.56	08/01/23	\$ 1,098.65	\$ 176.58
12/28/23	\$ 5,526.60	09/01/23	\$ 1,098.65	\$ 4,604.53
12/28/23		10/01/23	\$ 1,098.65	\$ 3,505.88
12/28/23		11/01/23	\$ 1,098.65	\$ 2,407.23
12/28/23		12/01/23	\$ 1,098.65	\$ 1,308.58
12/28/23		01/01/24	\$ 1,127.19	\$ 181.39
02/02/24	\$ 707.61			\$ 889.00
02/02/24				\$ 889.00
03/04/24	\$ 1,546.77	02/01/24	\$ 1,127.19	\$ 1,308.58
03/18/24		03/01/24	\$ 1,127.19	\$ 181.39
04/04/24	\$ 1,127.19	04/01/24	\$ 1,127.19	\$ 181.39
04/05/24				\$ 181.39
05/13/24	\$ 1,127.19	05/01/24	\$ 1,127.19	\$ 181.39
05/14/24				\$ 181.39

[illegible]

**UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In Re:	:	
	:	
TERRY A. LANG	:	
AMY B. NELSON-LANG	:	:CHAPTER 13
Debtors.	:	:CASE NO. 19-24388/GLT
	:	

CERTIFICATION OF SERVICE

1. I, Kristina Johnston:

☐ represent the _____ in the above-captioned matter.

☒ am the secretary/paralegal for Romano Garubo & Argentieri, who represents J.P.

Morgan Mortgage Acquisition Corp., the secured creditor in the above-captioned matter.

☐ am the _____ in the above case and am representing myself.

2. On December 17, 2024, I sent a copy of the following pleadings and/or documents to the parties listed in the chart below.

Response to Notice of Final Cure Payment.

3. I hereby certify under penalty of perjury that the above documents were sent using the mode of service indicated.

Dated: December 17, 2024

/s/ KRISTINA JOHNSTON
KRISTINA JOHNSTON

Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
Terry A. Lang Amy B. Nelson-Lang 157 Old Farm Road Pittsburgh, PA 15239	Debtors	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular Mail <input type="checkbox"/> Certified Mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court*)
Amy L. Zema, Esq. Law Office of Amy L. Zema 2366 Golden Mile Highway #155 Pittsburgh, PA 15239	Debtors' Attorney	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular Mail <input type="checkbox"/> Certified Mail/RR <input type="checkbox"/> E-mail <input checked="" type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court*)
Ronda J. Winnecour Chapter 13 Standing Trustee Suite 3250 USX Tower 600 Grant Street Pittsburgh, PA 15219	Chapter 13 Trustee	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular Mail <input type="checkbox"/> Certified Mail/RR <input type="checkbox"/> E-mail <input checked="" type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court*)
Office of the United States Trustee 1000 Liberty Avenue Suite 1316 Pittsburgh, PA 15222	U.S. Trustee	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Certified Mail/RR <input type="checkbox"/> E-mail <input checked="" type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court*)

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